

**REMARKS/ARGUMENTS**

Independent Claims 1 and 19 have been amended to specify with greater clarity the inventive method that is the subject of the present application. The user first selects a service or content from the provider in response to the user request, the provider sends an authorization request to the user comprising transaction data that also includes a certain transaction amount together with a link to the payment gateway. The provider sends the same transaction data to the payment gateway by means of a message. When the user authorizes the transaction, the transaction data is also transmitted from the user's terminal to the payment gateway by means of a message. The payment gateway then synchronizes the two messages, verifying that the messages concur and then reserves the certain transaction amount in the micropayment account. The payment gateway then debits amounts to the micropayment account, credits the provider and cancels the reserved certain transaction amount.

In contrast to this method, O'Neil merely teaches prepaid accounts or debit bank accounts rather than a micropayment account which is typically used for holding small amounts of money. According to O'Neil, the actual charges are directly debited from the prepaid account or debit bank account without a preceding step of reserving a certain (typically small) amount of money before utilizing an internet service. In the claimed invention, the certain amount is reserved and authorized to a certain provider as requested by the provider and upon the conclusion of the transaction, the respective reserved certain transaction amount is canceled.

It is submitted that Claims 1 and 19 define subject matter that is not disclosed by O'Neil and furthermore that Langseth fails to supply the missing disclosure. Accordingly, the invention defined by the claims as presently amended is neither anticipated nor rendered obvious by the cited prior art references.

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It is requested that the Examiner withdraw the rejections and pass the application to issue. However, if it would be useful in expediting prosecution, it is requested that the Examiner telephone the undersigned at 260-460-1692.

Respectfully submitted,

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CERTIFICATION OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on: October 4, 2005

JOHN F. HOFFMAN, REG. NO. 26,280  
Name of Registered Representative

Signature

October 4, 2005  
Date